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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al.

: Art Unit: 3628

Serial No.: 09/737,628

: Examiner: Frantzy Poinvil

Filed: December 15, 2000

For: METHODS AND SYSTEMS
FOR EFFICIENTLY SAMPLING
PORTFOLIOS FOR OPTIMAL
UNDERWRITING

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JUL 7 2004

AMENDMENT

GROUP 3600

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated March 30, 2004, Applicants respectfully request consideration and entry of the following amendment.